

Fill in this information to identify the case:

Debtor 1 Deneena Rashawn Gause

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland

Case number 19-10126

Official Form 410S1 **AMENDED**

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust, N.A, as Trustee of Tiki Series III TrustCourt claim no. (if known): 20-1

Last 4 digits of any number you use to identify the debtor's account:

6 6 0 7

Date of payment change:

Must be at least 21 days after date of this notice

04/01/2020

New total payment:

\$ 1,726.81

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 520.03New escrow payment: \$ 602.98**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Deneena Rashawn Gause

First Name Middle Name Last Name

Case number (if known) **19-10126****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves

Signature

Date **06/10/2020**

Print:

Michelle R. Ghidotti-Gonsalves

First Name Middle Name Last Name

Title **Authorized Agent for Secured Creditor**

Company

Ghidotti-Berger, LLP.

Address

1920 Old Tustin Avenue

Number Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email

bknotifications@ghidottiberger.com

314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
800-327-7861
814-260-4159 Fax
www.bsifinancial.com



DENEENA GAUSE
4 APPLGATE CT
PIKESVILLE

MD 21208

YOUR LOAN NUMBER: [REDACTED]

DATE: 02/21/20

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 04/20 THROUGH 03/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 04/20 THROUGH 03/21 -----
 HOMEOWNERS INS 1681.36
 COUNTY TAX 4306.94
 TOTAL PAYMENTS FROM ESCROW 5988.30
 MONTHLY PAYMENT TO ESCROW 499.02 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 04/20 THROUGH 03/21 -----
 -- ANTICIPATED PAYMENTS -- -- ESCROW BALANCE COMPARISON --

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	-1339.71	1155.43
APR 20	499.02			-840.69	1654.45
MAY 20	499.02			-341.67	2153.47
JUN 20	499.02			157.35	2652.49
JUL 20	499.02	2153.47	COUNTY TAX ALP	-1497.10	998.04
AUG 20	499.02			-998.08	1497.06
SEP 20	499.02			-499.06	1996.08
OCT 20	499.02			-.04	2495.10
NOV 20	499.02			498.98	2994.12
DEC 20	499.02	2153.47	COUNTY TAX	-1155.47	1339.67
JAN 21	499.02			-656.45	1838.69
FEB 21	499.02			-157.43	2337.71
MAR 21	499.02	1681.36	HOMEOWNERS INS	-1339.77	1155.37

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2495.14.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.¢



----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	1123.83
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	499.02
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	103.96
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/20 1726.81
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 998.04. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 998.04.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
12/19	623.78	01/20	623.78	02/20 1247.56 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
03/20	1681.36	HOMEOWNERS INS	00/00	0.00
00/00	0.00		00/00	0.00

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

CERTIFICATE OF SERVICE

On June 10, 2020, I served the foregoing documents described as Amended Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Alon Nager
alon@nagerlaw.com

TRUSTEE
Rebecca A. Herr
ecf@ch13md.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi

On June 10, 2020, I served the foregoing documents described as Amended Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Deneena Rashawn Gause 4 Applegate Court Pikesville, MD 21208	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi